IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Paul Gulko, et al.

Appl. No.: 09/745,011

Filed: December 20, 2000

For: METHOD AND APPARATUS FOR

INSURANCE INSOLVENCY OPERATIONS

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art Unit: To L

Examiner: To be assigned

Atty Docket: GFM-00104

Atty Docket: GFM-0104

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, Box IDS, on November 28, 2001.

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.97

Commissioner for Patents Washington, D.C. 20231 Box Petitions

Sir:

Submitted herewith on Form PTO-1449 is a listing of documents known to Applicants and/or their attorney in compliance with the requirements of 37 CFR 1.56. Copies of the documents are also being submitted.

In accordance with 37 C.F.R. 1.97, Applicant believes that no fee is due since this Information Disclosure Statement (IDS) is submitted before the mailing of a first Office Action.

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The Examiner is respectfully requested to initial the space adjacent to each document on the PTO-1449 form and return a copy of the PTO-1449 form to confirm that these documents have been considered by the Examiner and made of record in this application.

Although we believe that we have appropriately provided for any fees due in connection with this submission, the Commissioner is authorized to credit any overpayment or charge any deficiencies to/from our **Deposit Account No. 501136**. Two originally-executed copies of this form are being submitted.

Should there be any questions after reviewing this paper, the Examiner is invited to contact the undersigned at (617) 951-6661.

Respectfully submitted,

HUTCHINS, WHEELER & DITTMAR

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Anne E. Saturnelli Registration No. 41,290

Date: November 28, 2001

Patent Group Hutchins, Wheeler & Dittmar 101 Federal Street Boston, MA 02110-1804

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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

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